

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Melissa Marie Caldwell
Debtor

Case No. 22-01455-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Aug 23, 2022

User: AutoDocket
Form ID: asectnd

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Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2022:

Recip ID	Recipient Name and Address
db	+ Melissa Marie Caldwell, 596 Green Valley Road, York, PA 17403-9518
5488663	+ CHRISTOPHER D. CALDWELL, 596 GREEN VALLEY ROAD, YORK, PA 17403-9518
5488656	+ E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5488665	+ KML LAW GROUP, P.C., BNY MELLON INDEPENDENCE CTR., 701 MARKET ST., STE 5000, PHILADELPHIA, PA 19106-1541
5488666	+ KML LAW GROUP, P.C., 701 MARKET STREET, STE 5000, PHILADELPHIA, PA 19106-1541
5488667	+ MET-ED, P.O. BOX 3687, AKRON, OH 44309-3687
5488668	+ MICHAEL F. RATCHFORD, ESQ., 54 GLENMAURA NATIONAL BLVD, SUITE 104, MOOSIC, PA 18507-2161
5488658	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5488672	+ PENN WASTE, INC., P.O. BOX 3066, 85 BRICKYARD ROAD, YORK, PA 17402-0066
5488671	+ PENN WASTE, INC., P.O. BOX 3066, YORK, PA 17402-0066
5488660	+ WEST HANOVER TOWNSHIP TAX COLLECTOR, 7171 ALLENTON BOULEVARD, HARRISBURG, PA 17112-3602

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	Aug 23 2022 18:37:00	Pennsylvania Housing Finance Agency/Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
5488661	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 23 2022 18:37:19	CAPITAL ONE, 4851 COX ROAD, GLEN ALLEN, VA 23060-6293
5488662	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 23 2022 18:37:19	CAPITAL ONE BANK, P.O. BOX 70885, CHARLOTTE, NC 28272-0885
5488664	+ Email/PDF: creditonebknottifications@resurgent.com	Aug 23 2022 18:37:31	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
5488659	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 23 2022 18:37:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5489862	Email/PDF: resurgentbknottifications@resurgent.com	Aug 23 2022 18:37:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5488669	Email/Text: ml-ebn@missionlane.com	Aug 23 2022 18:37:00	MISSION LANE LLC, ATTN: BANKRUPTCY, P.O. BOX 105286, ATLANTA, GA 30348
5488670	+ Email/Text: blegal@phfa.org	Aug 23 2022 18:37:00	PA HOUSING FINANCE AGE, 2101 N. FRONT STREET, HARRISBURG, PA 17110-1086
5488657	+ Email/Text: karen.brown@treasury.gov	Aug 23 2022 18:37:00	SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5488673	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 23 2022 18:37:00	SELECT PORTFOLIO, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
5488674	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 23 2022 18:37:00	SELECT PORTFOLIO SERVICING, 10401 DEERWOOD PAR, JACKSONVILLE, FL

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5488676	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	32256-5007
	Aug 23 2022 18:37:00	SELECT PORTFOLIO SERVICING, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
5488675	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	
	Aug 23 2022 18:37:00	SELECT PORTFOLIO SERVICING, PO BOX 65450, SALT LAKE CITY, UT 84165-0450
5488677	+ Email/Text: ECMCBKNotices@ecmc.org	
	Aug 23 2022 18:37:00	U.S. DEPARTMENT OF EDUCATION, ECMC/ATTN: BANKRUPTCY, P.O. BOX 16408, SAINT PAUL, MN 55116-0408
TOTAL: 14		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5488655	*+	MELISSA MARIE CALDWELL, 596 GREEN VALLEY ROAD, YORK, PA 17403-9518

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as Trustee, in trust on behalf of J.P. Morgan Mortgage Acquisition Trust 2006-CW2 bnicholas@kmlawgroup.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Melissa Marie Caldwell hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,ephillips@cgalaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Leon P Haller	on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program (HEMAP) lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Melissa Marie Caldwell,

Chapter 13

Debtor 1

Case No. 1:22-bk-01455-HWV

Notice

Notice is hereby given that:

The debtor(s) filed a Chapter 13 Bankruptcy Petition on August 8, 2022.

The debtor(s) filed a Motion to Extend the Automatic Stay in this case. A hearing on this matter has been scheduled for:

United States Bankruptcy Court Ronald Reagan Federal Building, Bankruptcy Courtroom (3rd Floor), Third & Walnut Streets, Harrisburg, PA 17101	Date: 9/7/22 Time: 09:30 AM
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Any objection/response to the Motion must be filed and served on the debtor(s) on or before **September 5, 2022**.

If an objection/response is not filed by the objecting deadline and the debtor(s) (has/have) filed an Affidavit setting forth sufficient facts to support the motion and satisfy §362(c)(3) or (c)(4), the Court may grant the motion without conducting a hearing.

If no Affidavit is filed prior to the objecting deadline, or if the Affidavit filed is insufficient to satisfy the terms of 11 U.S.C. §362(c)(3) or (c)(4), or if any objections are filed within the prescribed objecting deadline, a hearing on this matter will be held.

Consideration of a request to extend/impose the automatic stay must be accomplished within thirty (30) days of the bankruptcy petition filing date. It is the debtor(s)'s responsibility to request expedited consideration of a motion to extend when required.

Initial requests for a continuance of hearing (*L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

Address of the Bankruptcy Clerk's Office:

Ronald Reagan Federal Building
228 Walnut St, Rm 320
Harrisburg, PA 17101-1737
(717) 901-2800

For the Court:

Terrence S. Miller
Clerk of the Bankruptcy Court:
By: Christopher Gambini, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: August 23, 2022

asextnd (Notice of Hearing to Extend/Impose Stay) (05/18)